

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Matthew S. Stuart**Case No.: **17-16721**  
Judge:

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: **1/25/2022**

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

**THIS PLAN:**

- DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLR Initial Debtor: MS Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$100.00 Monthly to the Chapter 13 Trustee, starting on February 1, 2022 for approximately 3 months in addition to amounts paid to date, for a total plan length of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available):

Debtor's residence is scheduled to be sold by the end of January 2022. Within fifteen (15) days of closing, Debtor shall tender a lump sum payment of \$6,500 to the Chapter 13 Trustee in order to ensure adequate plan funding.

To the extent that Debtor has negative monthly income, the Debtor shall use the remaining proceeds to supplement his income until the conclusion of the Chapter 13 plan.

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
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Mary Kate Quinn, c/o NJ Family Support Center	DSO	Paid weekly pursuant to court order - outside of plan
Michele Stuart	DSO	Paid outside of plan
McDowell Law, PC	Attorney Fees (fee order dated 11/4/2021)	\$4,868.13
McDowell Law, PC	Supplemental Attorneys Fees (subject to court approval)	\$2,000

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	Motor Vehicle	\$25.46	0	\$25.46	PER CONTRACT

##### c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
 the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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<b>-NONE-</b>							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

Specialized Loan Servicing (arrears cured via loan modification) -

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation
- Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/26/2018

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<p>Debtor's joint chapter 13 case with his spouse has been severed (split), and Debtor needed to file amended plan.</p> <p>Debtor received a loan modification.</p> <p>Debtor's expenses have increased due to sale of marital residence (now must rent) and new domestic support obligation to Michele Stuart (\$1,560/mo.)</p>	<p>Unsecured creditor treatment changes from pro rata distribution with minimum dollar amount to be paid to pro rata to be paid from any available funds. This reduces</p> <p>Specialized Loan Servicing (mortgage) treatment changed to unaffected due to loan modification.</p> <p>Plan payments reduced to \$100/month (max debtor can afford), with debtor to contribute lump sum payment of \$6,500 towards plan within fifteen (15) days of sale of marital residence (scheduled for Jan 31, 2022)</p>

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 25, 2022

/s/ Matthew S. Stuart

Matthew S. Stuart

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date January 25, 2022

/s/ Daniel L. Reinganum, Esq.

Daniel L. Reinganum, Esq.

Attorney for the Debtor(s)

In re:  
Matthew S. Stuart  
Debtor

Case No. 17-16721-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jan 27, 2022

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Matthew S. Stuart, Michele Stuart, 167 Sequoya Drive, Berlin, NJ 08009-1445
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
519320354	+ Carrie J. Boyle, Esquire Boyle & Valenti Law, P.C., 1940 Route 70 East, Suite 4, Cherry Hill, NJ 08003-2141
517089700	+ Cordell & Cordell, 1601 Market St., Suite 2230, Philadelphia PA 19103-2325
517089701	+ Katie Quinn, c/o NJ Family Support Center, PO BOX 4880, Trenton NJ 08650-4880
517814758	+ Mary Kate Quinn, 22 Inskeep Court, Cherry Hill, NJ 08003-4404
517223275	+ MaryKate Quinn, 22 Inskeep Court, Cherry Hill NJ 08003-4404
518943388	+ SPECIALIZED LOAN SERVICING, LLC., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519257347	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518048779	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516744977	+ TD Bank/Target Credit Card, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440
516852026	#+ WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
516744980	+ Wells Fargo, c/o Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 27 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516809747	Email/Text: ally@ebn.phinsolutions.com	Jan 27 2022 20:30:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516744963	+ Email/Text: ally@ebn.phinsolutions.com	Jan 27 2022 20:30:00	Ally Financial, P. O. Box 380901, Bloomington, MN 55438-0901
516744964	+ Email/PDF: bncnotices@becket-lee.com	Jan 27 2022 20:29:21	American Express, PO Box 981537, El Paso, TX 79998-1537
516818561	Email/PDF: bncnotices@becket-lee.com	Jan 27 2022 20:29:15	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517089699	+ Email/Text: bankruptcy@pepcoholdings.com	Jan 27 2022 20:30:00	Atlantic City Electric, PO BOX 13610, Philadelphia PA 19101-3610
516980486	Email/Text: bankruptcy@pepcoholdings.com	Jan 27 2022 20:30:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516744965	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 27 2022 20:30:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
516744966	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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516932761	Email/PDF: bncnotices@becket-lee.com	Jan 27 2022 20:29:26	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516981451	+ Email/Text: bankruptcy@cavps.com	Jan 27 2022 20:29:37	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516744967	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 20:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516744968	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2022 20:30:00	Citicards CBNA, 701 E 60th Street N, Sioux Falls, SD 57104-0432
516744969	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2022 20:30:00	Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
516744970	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 27 2022 20:31:00	Comenity Capital/Boscov's, PO BOX 182120, Columbus, OH 43218-2120
516850874	Email/Text: BKPT@cfna.com	Jan 27 2022 20:30:00	Credit Collection Service, PO BOX 607, Norwood, MA 02062-0607
516744971	Email/Text: BKPT@cfna.com	Jan 27 2022 20:30:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516744972	Email/Text: mrdiscen@discover.com	Jan 27 2022 20:30:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
516756314	Email/Text: mrdiscen@discover.com	Jan 27 2022 20:30:00	Discover Financial Service, LLC, PO BOX 15316, Wilmington, DE 19850-5316
516744973	Email/Text: BKPT@cfna.com	Jan 27 2022 20:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516744974	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 20:39:55	Firestone, PO Box 81307, Cleveland, OH 44181-0307
516744975	+ Email/Text: PBNCNotifications@perituservices.com	Jan 27 2022 20:30:00	Goodyear/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
516912561	Email/PDF: resurgentbknotifications@resurgent.com	Jan 27 2022 20:39:50	Kohl's/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
516957209	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2022 20:31:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516744976	+ Email/Text: bnc@nordstrom.com	Jan 27 2022 20:30:55	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516992709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 20:29:28	Nordstrom/TD Bank, P.O. Box 79137, Phoenix, AZ 85062-9137
516993149	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 20:29:28	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516993048	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 20:29:29	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516993103	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 20:29:28	Portfolio Recovery Associates, LLC, c/o Mastercard Black, POB 41067, Norfolk VA 23541
516763262	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2022 20:31:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516746768	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 20:29:34	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516819587	+ Email/Text: bncmail@w-legal.com	Jan 27 2022 20:31:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

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516744978	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 20:39:55	The Home Depot/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
516865925	+ Email/PDF: ebn_ais@aisinfo.com	Jan 27 2022 20:29:37	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516744979	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 27 2022 20:30:00	Verizon Wireless, PO BOX 26055, Minneapolis, MN 55426-0055

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp	*+	Michele Stuart, 167 Sequoya Drive, Berlin, NJ 08009-1445
cr	*+	SPECIALIZED LOAN SERVICING, LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
518048780	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519323664	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Carrie J. Boyle	on behalf of Interested Party Michele Stuart cboyle@b-vlaw.com tking@b-vlaw.com;cvitullo@b-vlaw.com;clerk@b-vlaw.com;cjbefc@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;jamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128&#064
Daniel L Reinganum	on behalf of Debtor Matthew S. Stuart DanielR@McDowellLegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

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Lauren Bielskie

on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

Timothy H King

on behalf of Joint Debtor Michele Stuart tking@b-vlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11